

# Exhibit J:

STATE OF MICHIGAN

45TH JUDICIAL DISTRICT, COUNTY OF OAKLAND

J.P. MORGAN CHASE BANK NA,

Plaintiff,

v

District No. 22-00061GC

KATRINA BERGUNDER,

Defendant.

/

BENCH TRIAL

BEFORE THE HONORABLE MICHELLE FRIEDMAN APPEL, (P32709)  
13600 OAK PARK BOULEVARD, OAK PARK, MICHIGAN 48237  
On Tuesday, February 21, 2023

APPEARANCES:

For the Plaintiff: MR. JAMES MCARDLE (P82443)  
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Chicago, Illinois 60610  
(866) 757-4738

Appearing in Pro Per: MS. KATRINA BERGUNDER  
24674 Republic Avenue  
Oak Park, Michigan 48237

TRANSCRIBED BY: Ms. Kassandra Ginn, CER 8822  
Certified Electronic Recorder  
(248) 691-7442

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<u>WITNESSES:</u>	<u>PLAINTIFF</u>	<u>PAGE</u>
None		
<u>WINESES:</u>	<u>DEFENDANT</u>	
None		
<u>EXHIBITS:</u>	<u>MARKED</u>	<u>ADMITTED</u>
None		

Oak Park, Michigan

Tuesday, February 21, 2023 - 10:17 a.m.

THE COURT: Calling 22-00061GC, J.P. Morgan vs.

Katrina Bergunder. Appearance on behalf of the Plaintiff.

MR. MCARDLE: Good morning, Your Honor. Jim McArdle appearing on behalf of J.P. Morgan Chase.

THE COURT: Okay. And your name, please?

MS. BERGUNDER: Good morning, Your Honor. I'm Katrina Bergunder, the defendant in this case, and I am representing myself today.

THE COURT: So it's my understanding you sent in an order dismissing the case, but it wasn't stipulated to.

MR. MCARDLE: Correct, Your Honor.

THE COURT: So I assume that you have no objection to this case being dismissed?

MS. BERGUNDER: Um, I do, Your Honor. I, I -- they want to dismiss it without prejudice, and, um, as we have made it all the way to the trial date.

THE COURT: I agree. I mean today are you ready to proceed today, Counsel?

MR. MCARDLE: I am not, Your Honor. Um, I -- as Your Honor is well aware there is difficulty in getting certain evidence. I finally convinced my client to dismiss this. The difficulty I have, Your Honor, is that my authority

1 extends to dismissing without prejudice where there is  
2 bankruptcy discharge, where there is a death, where there is a  
3 satisfaction in full.

4 THE COURT: Okay. So that's your position. I  
5 understand that, but today is the date and time set for trial.  
6 Plaintiff is unable to proceed. Case dismissed with  
7 prejudice. Thank you.

8 MR. MCARDLE: Thank you, Judge.

9 MS. BERGUNDER: Thank you, Your Honor.

10 (At 10:18 a.m., proceedings concluded)

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1 STATE OF MICHIGAN)

2 COUNTY OF OAKLAND)

3 I, Kassandra Ginn, certify that this transcript, consisting of  
4 5 pages, held on Tuesday, February 21, 2023, before the HONORABLE  
5 MICHELLE FRIEDMAN APPEL, Chief Judge at the 45th District Court,  
6 located at 13600 Oak Park Boulevard, Oak Park, Michigan, 48237, is  
7 a complete, true, and correct transcript of the electronic  
8 recordings.

9

10

11

7/16/24

Kassandra Ginn

12

Date

Kassandra Ginn, CER 8822

13

45th District Court

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13600 Oak Park Boulevard

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Oak Park, Michigan 48237

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(248) 691-7442

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